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May 2, 2011

Hon. David A. Katz, Judge 1716 Spielbusch Room 307 Toledo, Ohio 43624-1363

Re: Midland Funding, LLC v. Andrea Brent v. Midland Credit Management, Inc. No. 3.08-cv-01434; No 3:11-cv-0096 No. 3:10-cv-0091 (N.D. Ohio)

OBJECTIONS TO PROPOSED SETTLEMENT

Dear Judge Katz:

I am an attorney duly licensed in Missouri and licensed to practice in the federal courts here.. If I may be permitted to do so, I hereby enter my appearance for class action member:

Fouad Dumit 3448 Magnolia Ave. St. Louis, Missouri 63118

We OBJECT to the proposed settlement and, in accordance with our instructions, are sending this to you. It is estimated that the amount that my client might receive is only \$10.00. Our notice also said that even though you had ruled that Midland violated the FDCPA and an Ohio consumer statute by filing false affidavits, yet there has been no holding that the underlying debts in the collection lawsuits are invalid. We respectfully suggest that this seems contradictory. If false information is being used, this would seem to indicate that the lawsuits may well be invalid. The resulting \$10 is a mere pittance. We strongly suggest and request that the case be tried so that something meaningful to the class action members may take place.

Yours sincerely

James A. Stemmler MO Bar 15964

By extra copy of this letter for the clerk, we are requesting a certified copy of the Order holding that Midland violated the FDCPA and the Ohio consumer statute. We have enclosed a SASE and will forthwith pay any charge therefor.

Cc: Murray & Murray, Attn: Rhonda Rice 111 East Shoreline Drive, Sandusky, Ohio 44870-2517

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Cc: Murray & Murray, Attn: Rhonda Rice

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